

B2100B (Form 2100B) (12/15)

United States Bankruptcy Court

Eastern District Of Pennsylvania

In re Lamont D Henry

Case No. 23-13768-djb

NOTICE OF TRANSFER OF CLAIM OTHER THAN FOR SECURITY

Claim No. 2-1 (if known) was filed or deemed filed under 11 U.S.C. § 1111(a) in this case by the alleged transferor. As evidence of the transfer of that claim, the transferee filed a Transfer of Claim Other than for Security in the clerk's office of this court on _____ (date).

Name of Alleged Transferor

Nations Lending Corporation

Name of Transferee

PRP Trust, Series 2024 Cottage-TT-VI

Address of Alleged Transferor:

c/o LoanCare LLC
3637 Sentara Way,
Virginia Beach, VA 23452

Address of Transferee:

c/o SN Servicing Corporation
323 Fifth Street,
Eureka, CA 95501

~~DEADLINE TO OBJECT TO TRANSFER~~

The alleged transferor of the claim is hereby notified that objections must be filed with the court within twenty-one (21) days of the mailing of this notice. If no objection is timely received by the court, the transferee will be substituted as the original claimant without further order of the court.

Date: _____

CLERK OF THE COURT

B 2100A (Form 2100A) (12/15)

UNITED STATES BANKRUPTCY COURT

Eastern District Of Pennsylvania

In re Lamont D Henry,

Case No. 23-13768-djb

TRANSFER OF CLAIM OTHER THAN FOR SECURITY

A CLAIM HAS BEEN FILED IN THIS CASE or deemed filed under 11 U.S.C. § 1111(a). Transferee hereby gives evidence and notice pursuant to Rule 3001(e)(2), Fed. R. Bankr. P., of the transfer, other than for security, of the claim referenced in this evidence and notice.

PRP Trust, Series 2024
Cottage-TT-VI

Nations Lending Corporation

Name of Transferee

Name of Transferor

Name and Address where notices to transferee
should be sent: c/o SN Servicing Corporation
323 Fifth Street,
Eureka, CA 95501

Court Claim # (if known): 2-1
Amount of Claim: \$112,433.06
Date Claim Filed: 02/21/2024

Phone: 800-603-0836
Last Four Digits of Acct #: 1755

Phone: 800-909-9525
Last Four Digits of Acct. #: 1151

Name and Address where transferee payments
should be sent (if different from above):

Phone: _____
Last Four Digits of Acct #: _____

I declare under penalty of perjury that the information provided in this notice is true and correct to the best of my knowledge and belief.

By: /s/ Lauren M. Moyer
Transferee/Transferee's Agent

Date: July 3, 2025

 **SERVICING CORPORATION**
323 5TH ST
EUREKA CA 95501

(800) 603-0836 / (707) 443-1562 (fax)
Para Espanol, Ext. 2771 o 2798
8:00 a.m. - 5:00 p.m. Pacific Time
[REDACTED]
[REDACTED]

LAMONT D HENRY
C/O BRAD J SADEK
1500 JOHN F KENNEDY BLVD STE 220
PHILADELPHIA PA 19102-1754

June 20, 2025

RE: [REDACTED]
[REDACTED]

Collateral: 1910 CARTER ROAD; FOLCROFT PA

NOTICE OF ASSIGNMENT, SALE, OR TRANSFER OF SERVICING RIGHTS

Dear Customer:

The notice, which follows, is intended to inform you that the servicing of your mortgage loan has been assigned, sold or transferred. If the above-referenced loan is a closed-end, first lien, 1-4 unit residential (e.g., homes, condominiums, cooperative units and mobile homes) mortgage loan, this notice is being provided to you under Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. §2605). When a state law requires this notice, this notice is being provided to you under state law. When neither Section 6 of RESPA nor state law requires this notice, this notice is being provided to you for your information.

You are hereby notified that the servicing of your mortgage loan, that is, the right to collect payments from you, has been assigned, sold or transferred from Nations Lending to SN Servicing Corporation for PRP Trust, Series 2024 Cottage-TT-VI, effective June 6, 2025.

The assignment, sale, or transfer of the servicing of the mortgage loan does not affect any term or condition of the mortgage instruments, other than terms directly related to the servicing of your loan.

Except in limited circumstances, the law requires that your present servicer send you this notice at least 15 days before the effective date of transfer, or at closing. Your new servicer must also send you this notice no later than 15 days after this effective date or at closing.

Your present servicer is Nations Lending, PO Box 8068, Virginia Beach, VA 23450. If you have any questions relating to the transfer of servicing from your present servicer call Customer Service at (844) 436-0375 Mon-Fri 8:00 am to 9:00 pm, Sat 8:00 am to 3:00 pm ET. This is a toll-free number.

Your new servicer will be **SN Servicing Corporation**.

The correspondence address for your new servicer is SN Servicing Corporation, 323 Fifth St, Eureka, CA 95501.

The toll-free telephone number of your new servicer is (800) 603-0836. If you have any questions relating to the transfer of servicing to your new servicer call Kathy Watson at (800) 603-0836 Monday through Friday between 8:00 a.m. and 5:00 p.m. Pacific Time. You may access your account and make payments via our secure website at <https://borrower.snsr.com>.

The date that your present servicer will stop accepting payments from you is June 5, 2025. The date that your new servicer will start accepting payments from you is June 6, 2025. Send all payments on or after June 6, 2025 to your new servicer.

Make your payments payable to: SN Servicing Corporation

Mail your payments to:
SN Servicing Corporation
PO BOX 660820
DALLAS, TX 75266-0820

The transfer of servicing rights may affect the terms of or the continued availability of mortgage life or disability insurance or any other type of optional insurance in the following manner: SN Servicing Corporation will **not** continue to accept your insurance payments as a part of your monthly loan payment nor will it be responsible for the continuation of any such optional insurance coverage. You should take the following action to maintain coverage: contact your optional insurance carrier immediately for instructions on how to continue such optional insurance coverage.

You should also be aware of the following information, which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. §2605):

During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Section 6 of RESPA (12 U.S.C. §2605) gives you certain consumer rights. If you send a "qualified written request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgment within 5 Business Days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reasons for the request. If you want to send a "qualified written request" regarding the servicing of your loan, it must be sent to this address: SN Servicing Corporation, 323 Fifth St, Eureka, CA 95501.

Not later than 30 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, and must provide you with a written clarification regarding any dispute. During this 30-Business Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage documents.

A Business Day is a day on which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section. You should seek legal advice if you believe your rights have been violated.

You are hereby notified that this letter is being sent to you by SN Servicing Corporation, which is a debt collector. SN Servicing Corporation is attempting to collect a debt. Any information obtained by us will be used for that purpose. However, if you are in a bankruptcy proceeding or your debt has been discharged in bankruptcy, please read the next paragraph carefully for some important information.

NOTICE TO ANY CUSTOMER IN BANKRUPTCY OR WHO HAS RECEIVED A DISCHARGE IN BANKRUPTCY:
Notwithstanding anything in this notice to the contrary, if you have filed a bankruptcy petition and there is either an "automatic stay" in effect in your bankruptcy case, or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If these circumstances apply, this notice is not intended as a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, however, please also note that despite any such bankruptcy filing, we do continue to retain whatever rights we hold in the property that secures the obligation.

A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

SN Servicing Corporation for PRP Trust, Series 2024 Cottage-TT-VI
Customer Service Department

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Lamont D. Henry
Debtor

SN Servicing Corporation as servicer
for U.S. Bank National Association, not
in its individual capacity but solely as
trustee for PRP Trust, Series 2024
Cottage-TT-VI
v.

Lamont D. Henry
Kenneth E. West
Respondents

CASE NO.: 23-13768-djb

CHAPTER 13

Judge: Derek J. Baker

Hearing Date:

Objection Deadline:

CERTIFICATE OF SERVICE OF TRANSFER OF CLAIM

I certify under penalty of perjury that I caused to be served the above-captioned pleading on the parties at the addresses specified below or on the attached list on July 3, 2025.

The type(s) of service made on the parties (first-class mail, electronic notification, hand delivery, or another type of service) was: first-class mail and electronic notification

If more than one method of service was employed, this certificate of service groups the parties by the type of service. For example, the full name, email address, and where applicable the full name of the person or entity represented, for each party served by electronic transmission is listed under the heading "Service by NEF," and the full name and complete postal address for each party served by mail are listed under the heading "Service by First-Class Mail."

EXECUTED ON: July 3, 2025

By: /s/ Lauren M. Moyer

Lauren M. Moyer, Esq.

FRIEDMAN VARTOLO LLP

Attorneys for SN Servicing Corporation as servicer
for U.S. Bank National Association, not in its
individual capacity but solely as trustee for PRP
Trust, Series 2024 Cottage-TT-VI
1325 Franklin Avenue, Suite 160
Garden City, NY 11530
T: (212) 471-5100
F: (212) 471-5150
Bankruptcy@FriedmanVartolo.com

Service by Regular Mail

Lamont D. Henry
1910 Carter Road
Folcroft, PA 19032
Bankruptcy Debtor

Service by NEF

Brad J. Sadek
1500 JFK Boulevard, Ste 220
Philadelphia, PA 19102
Attorney

Kenneth E. West
190 N. Independence Mall West, Suite 701
Philadelphia, PA 19106
Bankruptcy Trustee

United States Trustee
Robert N.C. Nix Federal Building
900 Market Street - Suite 320,
Philadelphia, PA 19107
United States Trustee